

# The New Jersey Department of Labor

(To be posted in a conspicuous place)

## Your employer is subject to the New Jersey Unemployment Compensation and Temporary Disability Benefits Laws.

### Unemployment Insurance

Benefits are payable to workers who lose their jobs or who are working less than full time because of a lack of full-time work and who meet the eligibility requirements of the law.

If you become totally or partially unemployed, file a claim for unemployment insurance benefits as soon as possible. You may file your claim by telephoning a Reemployment Call Center, or if you meet certain requirements, via the Internet at [www.njuifile.net](http://www.njuifile.net). There are three Reemployment Call Centers that serve areas of the state based on residential ZIP codes. Before you call, please have available your Social Security number and the complete name and address of each employer that you worked for in the past 18 months.

Union City Call Center	(serves northeast NJ)	(201) 601-4100
Freehold Call Center	(serves northwest & central NJ)	(732) 761-2020
Cumberland Call Center	(serves southern NJ)	(856) 507-2340

### Disability Insurance

Benefits are payable to eligible workers for illnesses and disabilities, not compensable under the Workers' Compensation Law, from either an employer-provided private plan or the New Jersey State Plan.

#### Private Plan\*

An employer may provide disability insurance coverage under a Private Plan, but the consent of a majority of the workers is required, if the workers are to share in its cost. If you become sick or disabled, request your employer to supply you with the proper form to be used in claiming benefits under the Private Plan.

#### New Jersey State Plan\*

If you are covered under the New Jersey State Plan and become sick or disabled, obtain Form DS-1, "Claim for Disability Benefits," from your employer, any One-Stop Career Center, or by contacting the Division of Temporary Disability Insurance, PO Box 387, Trenton, New Jersey 08625-0387 (telephone 609-292-7060).

**Important:** Complete and mail all forms promptly. You may lose some or all of your benefits if you file your claim more than 30 days after the start of your disability.

*\* If you no longer have a job with your last employer upon recovery from a period of disability, you should file for unemployment benefits. You may be entitled to an unemployment insurance claim based on wages earned before your disability began.*

### Financing of Programs

These programs are financed by a payroll tax paid by employers and workers. Your employer is authorized to deduct the worker contribution (tax) from your wages. These deductions must be noted on your pay envelope, pay check or on some other form of notice.

Taxable wages paid are subject to a worker tax rate of .425 percent. Each employee will have the .425 percent deducted from their wages, but the deduction will be allocated at varying rates to the Unemployment Insurance Trust Fund, the Health Care Subsidy Fund, and the Workforce Development/Supplemental Workforce Funds. Workers covered by the State Plan for disability insurance contribute .500 percent of taxable wages. The amount of taxable wages changes from year to year. If an approved Private Plan is non-contributory, no contributions can be deducted from workers' wages for disability insurance.

Your employer also pays contributions, which are based in part on their employment experience.

**Enforced by:**  
**New Jersey Department of Labor**  
**Unemployment & Disability Insurance**  
**PO Box 058**  
**Trenton, New Jersey 08625-0058**



Working Together to Keep New Jersey Working

Additional copies of this poster or any other required posters may be obtained by contacting the New Jersey Department of Labor, Office of Constituent Relations, PO Box 110, Trenton, New Jersey 08625-0110, (609) 777-3200.

New Jersey Department of Labor is an equal opportunity employer with equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities.

If you need this document in braille or large print, call (609) 292-7162. TTY users can contact this department through New Jersey Relay: 7-1-1.